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# MOTHERHOOD AND PENSIONS

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ARGUMENTS that will not bear critical examination are being advanced on both sides of the mothers' pension question. Wholesale claims that every need is now adequately provided for by this agency or by that; solemn general warnings about the dangers of pauperism; harrowing instances of hardship with most of the facts pertinent to the subject under discussion omitted; statistics from sources unknown or discredited; startling discoveries that pension plans lean to Socialism, or that their opponents conspire to reduce women's wages, or to increase the prestige of social workers—all this claptrap should be brushed aside. Until both sides have had a chance to be heard, until both have brought forward their evidence, the case is not settled, and the effort to settle it by stampeding our state legislatures can only cause delay. If, for instance, bills are passed as a means of emptying the children's institutions, but are so framed as only to increase their population in the long run, it is better to hear what competent witnesses have to say about this before than after legislating. Competent witnesses are often wrong, it is true, but only by witnesses more competent, with facts still more pertinent and unassailable, can they be so proven. And if we legislate that mothers shall remain at home with their children, as we are now doing, in some states, without giving so much as a thought to the experience of those who know most about home work, and the probable industrial effect upon it of a state subsidy, we may be vindicating our principles and "standing up for motherhood," but we are doing it at the expense of the very group we aim to help.

Decidedly, the time to look about us, to compare experiences and reason together, is now, and the time to legislate is after we have done this. Many social workers, though not nearly all, have no faith in any one remedy applied wholesale by statute to the ganglion of evils that mothers' pensions are supposed to do away with. As campaigners, this places them at a disadvantage. A single remedy, easily explained and picturesquely defended, makes an appeal that they cannot hope to make. But, as has been shown in more than one legislative hearing on this subject already, the people who live close to the facts and are in the habit of thinking about them constructively have nothing to lose by conference and by discussion. The Illinois Funds to Parents Act was passed in 1911 without discussion; and now, when all its friends, from Judge Pinckney down, are striving to amend it, some other states, also without discussion, are adopting it verbatim in its unamended form. This is a wasteful way of getting forward. Surely experience counts for something, and that cause is weak whose advocates close their minds to the lessons of experience.

On what central facts are we all agreed and on which do we differ? We are all agreed, I think, that families are being broken up which should be kept together; that mothers are being overworked with disastrous results to themselves and to their children; and that inadequate food and clothing, together with overcrowding in the home, are physically and morally handicapping the children there. We are further agreed that it is far more important to remedy these conditions, and to remedy them in a way that will prevent their recurrence, than to vindicate our preference for private initiative or public initiative, for the word "relief" or the word "pension." Thus far we should be able to go along together without disagreement.

We are going to differ about the causes of these bad conditions inevitably, and to differ also about the series of remedies that must be inaugurated promptly while we continue to hammer at causes—to push the death-rate lower, to punish exploitation in all its forms, to segregate those who should not propagate their kind. Nevertheless, frank discussion helps—discussion, that is, which leaves our opponent some standing ground and does not impugn his motives.

Without further preamble, let me attempt to give, as my tentative contribution to such a conferring together, some of the arguments that seem to me to be related to this question.

### *The Institution Argument*

The claim is freely made that mothers' pensions would empty the institutions, but if, in cities giving pensions to mothers on a large scale, the children's institution population should continue to increase, then, whatever the cause, some other remedy will have to be found for this evil, in so far as it is an evil. If the per capita subsidy system prove to be one of the causes, can a per capita subsidy to the family be the remedy?

Analysis of institution populations would reveal, I believe, the following reasons besides "pov-

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erty only" for commitment: Death of mother, illness of mother or child, moral disabilities of mother, desire of both parents to be relieved of care until child can earn, need of specialized care of child which the home cannot supply. A certain proportion of the children, a proportion varying greatly in different places, come from homes that should never have been established. As we know more of what it means to a child to be not only well cared for but well born—to have, that is, physically and morally sound parents— the more carefully we feel like scrutinizing any scheme which involves the possibility of making children (by means direct or indirect) a financial asset to parents of unsound stock.

The foregoing statements do not mean that we should not immediately take steps to see that all children are kept in their own homes when they can become good citizens there. I believe that the number now being removed is grossly overestimated, however, and that an equally important if not more important next step, as regards the number of children involved, would be the adoption of much better standards of care for the children that are in institutions and in charge of placing out agencies at public expense.

### *The Overwork Argument*

The women upon whom work conditions press the hardest today will not be reached by the pensions now proposed. The widow or the wife whose husband is away or permanently disabled is at least relieved of the double burden of wage-earning and child-bearing. In helping that widow and that wife, we must be careful to put no further barriers in the way of the social workers who are striving to give all women a more dignified, better organized, and better safeguarded industrial status. But six of the mothers' pension bills on my desk would put up such a barrier, though quite unintentionally, for they prohibit the beneficiary from work outside the home altogether or for more than one day each week, but do not provide complete support. In discussing this aspect of pension legislation with one of the best authorities on women's work, I pointed out that these provisions might tend to subsidize the sweated industries in the large cities. But I was told that the measures would be equally dangerous in less populous places; that no home was remote enough from the freight office and the parcels post to be safe from such exploitation.

It will be suggested that the remedy for this is complete support by the state, and the prohibition of all work for wages, whether in the home or outside. This would be better than the present proposals, but in some of our cities, especially in their foreign quarters, the mothers who have always been wage-earners resent enforced home-keeping and grow very restless under the nervous strain of it. Glasgow tried the experiment in its "special roll" for the relief of widows with young children, and it records that "so many of the women are devoid of domestic and other interests that work for wages is a positive safeguard." But they should be taught, it may be suggested. Here we have the idea of personal service and individual care from which our pension friends are so eager to get away.

### *Pensions as Relief and as Reward*

I have said that our preference for the words "relief" or "pension" should not permanently divide us, but the ideas behind those words, as I pointed out in a recent SURVEY,[1] are quite distinct. It was impossible then and will be impossible now to take up all the arguments for and against new pension measures, but at the risk of seeming to digress unduly, I should like to make myself clear on this one aspect of the question, for it has a very important bearing, I think, upon this year's legislative campaign. In so far as the words "relief" and "charity" have undemocratic connotations, I regret it, and would welcome substitutes for them, but the word "pension," to Americans especially, implies three things that destroy its usefulness as a substitute: First, it implies payment for a service rendered *in the past;* second, it implies, without any reference to the needs or the characteristics of the individual receiving it, a fixed rate of payment; third, it implies no responsibility for what happens. Pension advocates are now claiming, quite logically as it seems to me, that "one hundred cents out of every dollar" should go to the mother, thus cutting away at one stroke all careful choice of pensioners in the first place, and all personal service to the children of the household later on.

A case could be made out for a service pension to all mothers, rich and poor, at fixed rates, and a case could be made out for the further development of the relief measures that are now inadequate, whether public or private. But the mixture and confusion of the two ideas of service pensions and relief grants will make nothing but trouble. It is a confusion that has cost our country dear already. The same mixture of motive appears again and again in the records of soldiers' pension legislation—now it is payment of a debt, and again it is charity; now the pension roll is a "roll of honor," and again it is a thing that must be kept private because the veterans are sensitive about its publication. It will not be time wasted to turn aside long enough to see what has been happening to United States pensions. It is true that most of the mothers' compensation acts are only proposing to substitute state for local funds, but federal pensions to mothers have already been suggested, though not very seriously as yet.

[1] See The Survey, February 15, 1913, p. 665.

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### *Soldiers' Pensions*

The basal principle of earlier pension legislation, as explained by Glasson in his careful study,[1] was the granting of pensions for "injuries received or disease contracted" in the line of duty, or on account of death directly resulting. No American can quarrel with that or with the desire to provide for the old age of actual veterans; but what are we to say of the piecemeal legislation, ever widening the scope and breaking down the safeguards of these conservative provisions, which has saddled us with the burden pictured on the next page? Now, in this year of grace 1913, when three-fourths of the soldiers of the Civil War are in their graves, we are spending more than we ever spent before; we are spending annually on an army mustered out of service nearly fifty years ago three-fourths as much as Germany spends on the second largest standing army in the world. Exclusive of administrative expense, our pension appropriation for the current year is $164,500.000.

When Garfield reported to Congress thirty-five years ago a pension budget nearly *one-fifth* the size of the present one, he did so with the apology that this would be the maximum, and that in the natural order of things the sum would gradually decrease. What accounts for the quintupled increase since Garfield's budget was adopted? Not the Spanish-American War, whose pensioners are even now less than three and a half per cent of the total. Not bad administration at Washington, for the figures have mounted during good and during bad pension administrations alike. Not deliberate fraud, for though there has been much of this, especially during the years '66 to '78 when pension attorneys were most shameless, the number of pensioners actually decreased in those years nevertheless. Not even selfish special interests that played upon the country's generous feeling for the soldier account for the increase, though it is true that the situation has been used by these. On the whole, it has been honest people who have been betrayed into this unprecedented raid upon the people's treasury, and it has been the honest sentiment of the country that has betrayed them. Many of the young men who came out of the War of the Rebellion able and anxious to make their own way had no thought of seeking a government pension until it came to them fourteen years after the war in the overwhelmingly tempting guise of a large check for arrears.

This was by the act of 1879. An act of 1890 still further extended these arrear payments to all discharged soldiers, whether disabled or not, provided they were incapable of earning a living by manual labor. But the newer legislation did not develop instead into "a dignified form of relief" for the indigent, "for it made no inquiry regarding the soldier's property or income." In fact, after the demand for pensions had been artificially stimulated, the cost of sifting the just demand from the unjust was almost prohibitive, and the process, moreover, became increasingly unpopular. Some of the later laws put a direct premium upon perjury, and perjury there was in plenty.

Eloquence—floods of it—addressed to the warm sentiment of the country toward the old soldier filled the pages of our Congressional Record. These pages read very like the reports now coming to us from legislatures and mothers' congresses, as the following examples will show:

From an address on mothers' pensions before the Congress of Mothers at Washington, D. C., quoted from the *Texas Motherhood Magazine*, November, 1912: "The state is a parent, and as a wise and gentle and kind and loving parent should beam down upon each child alike. At the knee of this great, just, loving mother or father, no child should beg in vain. The bounties of opportunity and reward should flow therefrom freely and gladly into each life upon this fair continent. It is not for you and me to struggle and travail under the masks of institutions of charity and benevolent organization, that the children of this parent may have light and love. From the fountain head—THE STATE—all benefits should issue. We, the mothers of the land, should go in a body and make the appeal for what we wish, then stand aside and rejoice as we see our desires expressed—just gifts given by a loving father, received equally by the children."

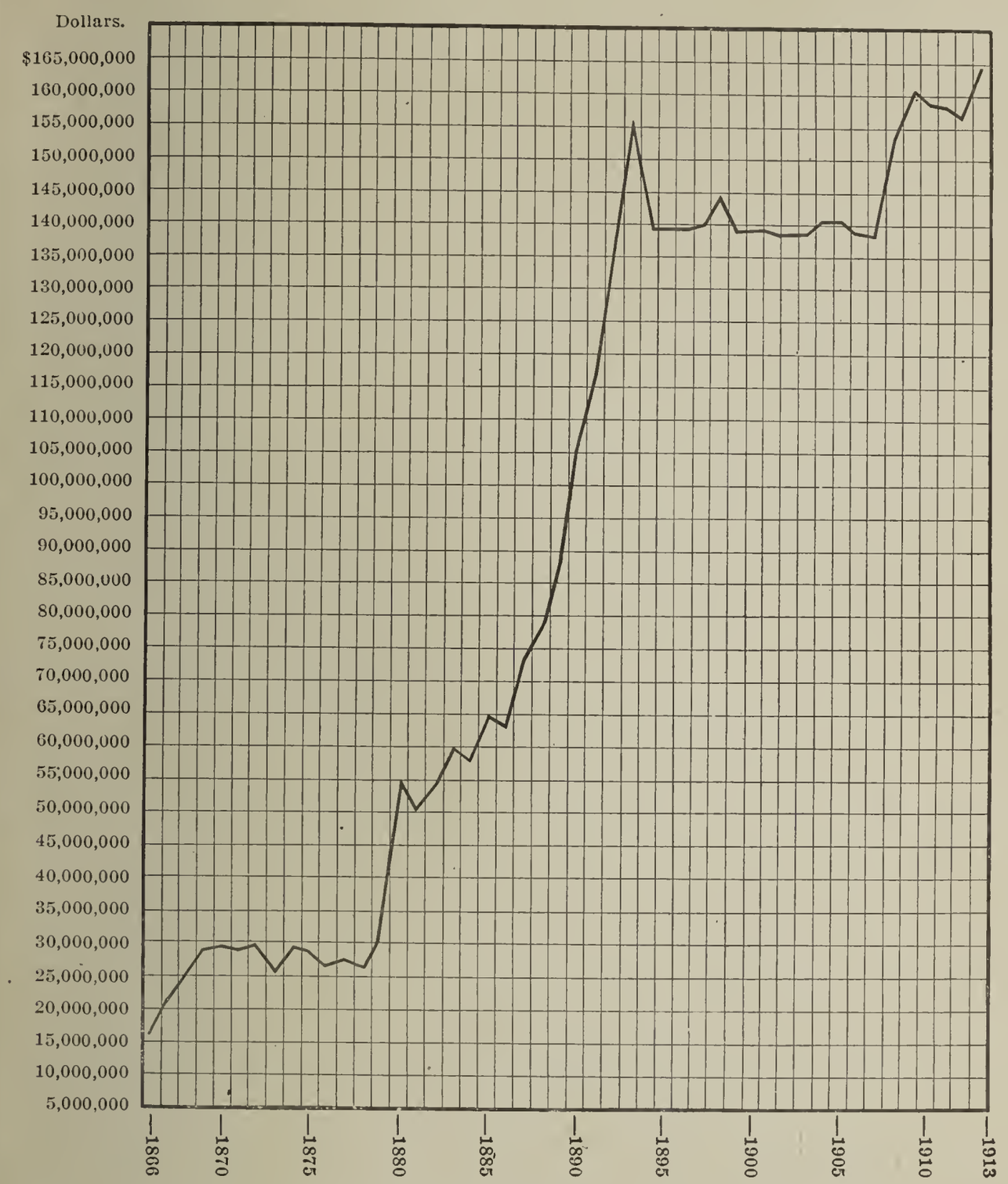
From a speech in favor of mothers' pensions before the Indiana legislature by one of its number, quoted from the *Indianapolis Star* for January 28, 1913: "We make an awful mistake when we assume, as often we do, that we can add to or take away from a mother's love, because a mother's love is a part of the mechanism of the soul, and it receives no abridgement from any known condition. It is a jeweled diadem placed upon the brow of a finite creature that the world may honor and obey. We know it to be imperishable, because it bears the impress of an undying perfection, and it is cherished as life's chiefest beatitude, wielding empire over the domain of human tenderness."

From a speech on the "dollar a day" pension bill in the House of Representatives, quoted from the Congressional Record, December 12, 1911 (pension disbursements for that year $157,325,160): "Mr. Chairman, section 3, in my opinion, is a load upon this bill. (Applause.) It closes the door of hope to the old war veteran whose frugality and industry since the war have given him an annual income of a thousand dollars or more. In effect, it is a punishment to him because of his thrift since the war, rather than a reward because of his faithful servitude to his country

[1]See History of Military Pension Legislation in the United States. By William Henry Glasson. Columbia University Press, 1900. See also Publication No. 331 of the American Academy of Political and Social Science

during the dark days of the Civil War. It is an unjust discrimination which ought not to be made, and one which this House can not afford to sanction. . . .

"Mr. Chairman, . . . the true friend of the soldiers is the man who stands for the framing of a meritorious bill upon the broad basis of relief to the men whose services blotted out the Mason and Dixon line, made certain the Union of these States, and sealed forever the destiny of this Republic, and after such a bill is drafted, works industriously for its early passage. Mr. Chairman, I am glad to say that this House bristles with such men on both sides of this Chamber—men whose hearts are earnestly enlisted in a most noble cause."




THE LADDER UPON WHICH SOLDIERS' PENSIONS HAVE CLIMBED

The Congress still sitting as this magazine goes to press has reported out of committee pension bills which would send this ladder up to the $180,000,000 mark if the estimates published are correct.

Side by side with the development of general pension legislation there had grown up a system of special pension acts. Congressmen pleaded for more liberal legislation in order that they might be relieved of the intolerable pressure of these private pension bills, of which nearly 36,000 had been passed. But they sought a remedy that only increased the evil. In the closing days of the Sixty-first Congress, in February, 1911, these personal bills were being introduced "at the rate of two hundred per day."

The size of our pension expenditures, which have amounted to more than $4,129,000,000 for Civil War pensions alone, is not, in itself, an indictment of the system, if it is clear that the money has been and is being well spent, and that it is bringing better returns to all the people of the United States than any substitute expenditures could bring. No one who has lived in America during these fifty years can fail to know of many cases in which a Civil War pension has been a great blessing, and has been of such definite benefit to the families as to benefit the community also; but the more kinds of people we know and the more intimately we know them, the more certain we are to have also encountered cases of degeneracy either induced or fostered by pensions. The rolls are secret, and no study has ever been made of the effects of soldiers' pensions upon family life, of their relation to social efficiency on the one hand or to social inefficiency on the other.

As to the positive evils that are matters of public knowledge, I do not quote William Bayard Hale or Charles Francis Adams, for, irrefutable as many of their items of evidence are, these authorities may be regarded as taking an extreme view—I turn again to Glasson, who is most moderate in all of his conclusions. He recognizes fully our obligation to all who have been handicapped by actual military service, and to those directly dependent upon them; he might also, in a country without old age pensions, concede the justice of provision for the aged veteran. But he finds that we have lowered the standard of morality and patriotism among our volunteer soldiers; that we have fostered fraud; that we have led honest people to imagine disabilities; that we have pensioned the affluent on account of disabilities in no way connected with military service; and that youth has been wedded to old age for the sake of the widow's allowance. "The investigator," he adds, "must, at times, turn from the record in disgust."

Glasson is a hopeful man. In his first pension study, the one of 1900, he expresses the belief that pension legislation will cease to be a question of party advantage, as the voting strength of the Grand Army decreases. That was thirteen years ago, and more than a hundred and thirty-three thousand pensioners have dropped from the rolls since. But what is Congress still doing? If this too extended summary of pension administration is regarded as irrelevant and as an appeal to the history of other times and other manners, let us turn to the Congress which is still sitting as I write. It passed in 1912 a new law that sends our pension expenditures to a higher point than they have ever reached before, and is now engaged in sending them, by more bills, still higher.

One of the difficulties encountered by the advocates of universal peace is that every large expenditure in preparation for war helps to create a class in the nation who are specially interested in making these expenditures still larger. Give any considerable group a capitalized interest in one kind of legislation, let that interest find and join hands with a generous public sentiment, and then see all the seekers of special privilege of whatever kind rally to the aid of both. This is why the tide of pensions is always at flood.

There is another aspect of the pension question, however. Veterans are a diminishing class unless we have another big war; not so with mothers. The point of this comparison between mothers' and soldiers' pensions—a comparison which did not originate with me—is that grants to voters, or to those who may, perhaps, soon become such, tend to mount up and up, without any assurance to the state of an adequate return. The phrases "endowment of motherhood," "funds to parents," "mothers' compensation," are already being taken up by shrewd politicians who may give them a significance and a power of popular attraction that their originators never intended. These latter are rubbing the lamp industriously without any conception of the temper of the genie soon to appear.

### *Constructive Statesmanship Is Delayed*

Let us ask ourselves what constructive policies now well thought out could easily be postponed indefinitely by a new flood of pension eloquence and a new series of pension grants. Far as we are from any immediate prospect of a general pension for mothers, we are no farther than the legislators of '62 and '66 and the years succeeding were from spending, as in some years since we have, 97.9 per cent of our total internal revenue upon pensions.

The heaviest cost may be in the further postponement of constructive health measures. Take, for example, the costliest disease and the costliest defect that afflict society today—take tuberculosis and feeble-mindedness. We know what to do about both of them, but we are not doing it. We have decreased the tuberculosis death-rate in New York city, but we are very

far indeed from having the disease under social control. We have known for a long time that the segregation of advanced cases is indispensable, for instance, but we still follow the line of least resistance by treating them at home instead. If the most careful estimates available mean anything, the only way to secure social control of tuberculosis in the United States is to increase five times over our present rate of expenditure upon care outside the home. The bearing of this upon pension problems is shown by the percentage of dependent widows who lost their husbands from this particular preventable disease. Out of 985 records of such widows recently studied by the Russell Sage Foundation, 799 gave the cause of the husband's death. In 29 per cent of these it was tuberculosis.

Very conservative estimates place the number of feeble-minded in the United States at 200,000, but recent students of the subject believe that 300,000 would be nearer the real number. Here is another group for whom home care is a failure, but only 20,000 are in institutions for the feeble-minded. The segregation for life, or at least during the child-bearing age, of a whole generation of the feeble-minded would bring this terrible curse under social control.

The interesting fact is that we apparently have already wasted enough money on soldiers' pensions to do both of these things—not to eradicate every case of tuberculosis or feeble-mindedness, for that is not going to be possible, but to bring both of these scourges under subjection and make them almost negligible quantities. We could do this, I believe (provided the custodial and supervisory powers granted were made commensurate with the expenditure) for a billion dollars less than has been unwisely spent for pensions.

The basis of this estimate, which is only of the roughest and most tentative kind, of course, is as follows: If the natural decline in soldiers' pensions shown for the years 1871 to 1879 is projected to the present year, we get an estimated pension disbursement of $11,890,000 for the fiscal year 1913, and proportionate amounts for the intervening years. These may be regarded as the normal Civil War pensions. Taken together, they amount to $680,590,000. Add to this the pensions granted on account of the war with Spain and in the Philippines, $38,114,000. We may then assume that pensions to soldiers not otherwise provided for, beyond the age of sixty-five, are legitimate, purely as old age pensions, and for such payments add a billion dollars more. If we now deduct the sum of all of these items, $1,718,704,000, from the $4,106,585,000 actually spent on pensions during these years, we have still a total unnecessary expenditure of $2,387,881,000.

Only a small part of this money actually could have been spent on either of the preventive campaigns named, because science had not discovered and social workers had not fully worked out the details of care or of prevention. But if the same rate of unnecessary pension expenditure were to continue (there were 508,812 applications for United States pensions or for increases in the same in the year ending June 30, 1912), or if our plans for cure and prevention had been ready earlier, a portion of this money could have been spent in a ten years' campaign for the control of tuberculosis, and another portion for a thirty years' campaign for the control of feeble-mindedness.

The highest estimate available (Easton's) places the cost of control of tuberculosis in New York city, where control is peculiarly difficult, at less than $50,000,000. Let us say, then, $45,000,000 in New York city, with its 10,000 deaths from tuberculosis per year, and multiply that by 15.5 for the country, which has 155,000 deaths per year from the same cause, according to Irving Fisher's estimate, and we have a total cost for social control of approximately $700,000,000. This is probably an estimate which could be much lowered by good social and medical engineering.

The feeble-minded must be cared for longer—for thirty years, but their care is not so costly, and the most important single factor is the uncared-for woman of child-bearing age. Assuming that one-third of the total 300,000 of both sexes do not need custodial care, and estimating school care, exclusive of buildings, at $175 per year for seven years, and adult care at $100 per year (according to Johnson's plan for partial self-support) for twenty-three years, we have the enormous total of $705,000,000. But from this it is fair to deduct the cost of caring for the 20,000 already in institutions for the feeble-minded, and the cost for the estimated number of 47,000 feeble-minded now in almshouses, insane asylums and prisons and reformatories. This leaves an estimated cost of $408,750,000 for care, to which should be added $133,000,000 for buildings. This gives a total estimated cost for the social control of feeble-mindedness of $541,750,000.

Deducting the estimated cost of both tuberculosis and feeble-mindedness controlled from the estimated unnecessary payments in pensions, we still find $1,146,000,000 remaining for the social control of other preventable diseases, and of such other social maladjustments as can be attacked from many sides at once by government activities.

In all our social planning nothing must be done which will deprive us of this power of

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attack on many sides. It is useless to spend large sums in an unrelated, piecemeal way. We need a combination of high administrative standards and of deeply social motives; of competent technique and ample volunteer service. The advocates of mothers' pensions have no such carefully thought out program, or, if they have, they have not yet stopped to realize the demoralization that must come to social plans and social results from government per capita grants that are open to all the objections ever made against our present pension system.

### *Relief and Child Welfare*

No attempt has been made to keep to widows' pensions in this discussion, because the legislation already proposed in many states goes far beyond this. One publicist has said that these new pensions should be called children's pensions, and this title is the one, probably, which most accurately describes their purpose. If the pension bills introduced are passed, most of them will permit the present public relief officials to relieve families in which there are children, and the pensioning authority newly created will be expected to do the same. Now, the relief and oversight of children in those families which have a male breadwinner does not demand skill that is essentially different from the skill needed for the relief and oversight of families that have no male head. Family problems and child-helping problems are involved in both tasks, and both should be undertaken, whether at public or at private expense, by that agency in each community which is best able to secure good results.

It is true that there are many neglected children in their own homes today, and both the service and the relief that they are receiving are pitifully inadequate to their needs. The claim is made that it is only more income which is needed; that personal service, supervision, continuous oversight and care are not only superfluous but even impertinent. If individualized care is not necessary at this point, if "case work" has no place, then we are confronted here with the solitary exception in the whole range of social endeavor, in so far as such endeavor touches individuals. Human beings are different, and to get socially helpful results we have to do different things for different people. The dispensaries and hospitals are discovering this and are trying to socialize their work; the public schools are finding it out, in connection with their truancy work, their home and school visiting, their vocational guidance, and other activities. A list of the departments of human endeavor that are just waking up to the fact that they must individualize their clients would fill this page. None of them has the requisite skill as yet—our agencies for family rehabilitation certainly have not, but their workers cannot acquire even a modicum of the technique necessary for this particular task without becoming immediately in demand far beyond the boundaries formerly given to social work. We social workers would welcome being put out of business by the general adoption of our program, but we want it adopted in full, and not in fragments.

I have said that no one remedy can meet the need or even relieve it. By those who are willing to accept this view and to agree to a plan of campaign in which more adequate material relief shall be made a part of more individualized, more skilful and more thorough treatment, what immediate further steps might be taken to advance child welfare in families?

1. Community by community, we must know what is happening. This is not the place in which to present a bill of particulars, but the experience of the best child-helping and family workers should be utilized in drawing up and making available a series of questionnaires that would help to bring out the salient facts as to relief and family dependency in each city, town, and rural neighborhood.

2. The relation between the conditions discovered and the campaigns of cure and prevention already launched in this country should be made very clear indeed, in order that relief administration and its accompanying work for individual families may no longer be regarded as an unimportant matter by a considerable group of social reformers.

3. Whatever undeveloped resources for service exist in each community, let us develop them. If the public agencies are carrying the chief burden already, and carrying it with any degree of responsibility and efficiency, strengthen them, aid them in every way, work to secure for them more adequate resources in relief and in service. If the private agencies are the chief burden bearers, do as much for them.

4. Some places will show very inefficient public and very inefficient private care of families, and an unaroused public sentiment as to their needs. Bombard the public with facts. Be sure that you have them first; devise a reasonable program based upon them, and then make these known by every engine of publicity, every graphic means.

5. Untiring work must follow. People and not surveys or exhibits must make things different by hard and steady pulling together. And to the solution of one family's difficult problem, to the safeguarding of one child's right to health and a fair chance, might well be brought, in contribution, everything that human ingenuity has devised or human sympathy has longed for.